

Amendments To The Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A computer network system for generating insurance quotes, rates, and applications, including for ministry-specific coverages, for ministries and religious institutions upon input of information related to such ministries and religious institutions by a user, said computer network system comprising:

a user computer with a graphic user interface adapted to display an inquiry and receive input information from a user;

a server computer in network communication with said user computer, said server computer including memory and a plurality of instructions, a first portion of said plurality of instructions enabling said server computer to generate an initial inquiry and send said initial inquiry to said user computer for interaction with the user, with said initial inquiry relating to specifics of a potential ministry or religious institution insurance policy including information regarding activities including at least one of camps, schooling, daycare, counseling programs, and foreign mission operations, a second portion of said plurality of instructions enabling said server computer to receive said input information from said user and to generate an additional inquiry including information about volunteers participating in said activities and send said additional inquiry to said user computer for interaction with the user, with said additional inquiry being based at least in part on said input information, a third portion of said plurality of instructions enabling said server computer to receive further input information from said user computer and calculate at least one of a quote and a rate for a ministry or religious institution insurance policy, including ministry-specific coverages, based on said input information and said further input information, a fourth portion of said plurality of instructions enabling said server computer to issue a policy for one of ministries and religious institutions containing ministry-specific coverages and premium billing information based on said input information and said further input information; and a fifth portion of said plurality of instructions enabling said server computer to generate a communication from the server computer that, when received by the user

computer, causes the user computer to determine if the user is an insurance agent, and when the user is determined to be an insurance agent then generates a series of menus, at least one of the menus including a user edit screen enabling the agent to edit, save, and retrieve stored said input information and said further input information.

2. (currently amended) In a computer, a method of generating ministry or religious institution insurance quotes and rates, including for ministry-specific coverages, upon input of ministry or religious institution related information by a user on a user computer connected to a server computer over a network, said method comprising the steps of:

generating a communication from the server computer that, when received by the user computer, causes the user computer to determine if the user is an insurance agent;

generating an initial inquiry on the server computer and sending the initial inquiry to the user computer to be displayed for interaction with a user, with the initial inquiry relating to specifics of a potential ministry or religious institution insurance policy that includes ministry-specific coverages including information regarding activities including at least one of camps, schooling, daycare, counseling programs, and foreign mission operations;

receiving the input information from the user, generating an additional inquiry including information about volunteers participating in said activities, and sending the additional inquiry to the user computer for interaction with the user, with the additional inquiry being based at least in part on the input information, and when the user is determined to be an insurance agent generating a series of menus, at least one of the menus including a user edit screen enabling the agent to edit, save, and retrieve stored input information;

receiving further input information from the user computer in response to the additional inquiry and calculating at least one of a quote and a rate for a ministry or religious institution insurance policy containing ministry-specific coverages based on the input information and the further input information; and

issuing said policy for one of ministries and religious institutions containing ministry-specific coverages and related billing information based on said input information and said further input information.

3. (currently amended) A machine-readable program storage device for storing encoded instructions for a method of quoting, rating, and saving quote information for insurance transactions that include ministry-specific coverages through a web based interface, said method comprising the steps of:

generating a communication from a server that, when received by a user computer, causes the user computer to determine if a user is an insurance agent;

collecting quote related input information including information regarding activities including at least one of camps, schooling, daycare, counseling programs, and foreign mission operations on a user computer and sending said quote information to said server;

receiving and storing said quote information on said server, and when the user is determined to be an insurance agent generating a series of menus, at least one of the menus including a user edit screen enabling the agent to edit, save, and retrieve stored input information;

invoking a rate calculator on said server and calculating rates based on said quote information;

storing said calculated rates with said quote information on said server; and

generating a communication to cause displaying of a quote document for one of ministries and religious institutions on the user computer based on said quote information and said calculated rates.

4. (previously presented) The machine-readable program storage device of claim 3 with the method further comprising:

requesting a policy application on said user computer and sending said application request to said server;

compiling policy application data based on said quote information and said calculated rates; and

printing said policy application from said policy application data on said user computer.

5. (previously presented) The machine-readable program storage device of claim 3 wherein said quote document is displayed and a hardcopy is printed on the server.

6. (previously presented) The machine-readable program storage device of claim 4 wherein a hardcopy of said policy application is printed on said server.

7. (previously presented) The machine-readable program storage device of claim 4 wherein changes to said quote information are prohibited after said policy application is requested by checking the status of said policy application on the server.

8. (previously presented) The machine-readable program storage device of claim 4 with the method further including, prior to said requesting step, the step of creating a proposal, said proposal containing references or links to detailed coverage information.

9. (previously presented) The machine-readable program storage device of claim 3 with the method further including, prior to said collecting step, the step of authenticating a user.

10. (previously presented) The machine-readable program storage device of claim 3 with the method further including, after said invoking step, the step of storing said policy application data on said server.

11. (previously presented) The machine-readable program storage device of claim 10 with the method further including the step of issuing said policy and billing information on said server.

12. (previously presented) The machine-readable program storage device of claim 11 wherein said policy and billing information is issued without human evaluation when said quote information is within a set of pre-determined parameters.

13. (previously presented) The method of claim 2, wherein if the user is determined to be an insurance agent, then the user is presented with an account list of the user.

14. (previously presented) The method of claim 13, wherein the account list permits access to insurance information for at least one individual who is not the user.

15. (previously presented) The method of claim 13, wherein an agent user is permitted to create a new quote related to a second individual by accessing data relating to a first individual.

16. (previously presented) The machine-readable program storage device of claim 3, wherein if the user is determined to be an insurance agent, then the user is presented with information relating to at least one client of the user.

17. (previously presented) The machine-readable program storage device of claim 16, wherein the information relating to at least one client of the user includes insurance information for a first individual and insurance information for a second individual.

18. (previously presented) The machine-readable program storage device of claim 3, wherein if the user is determined to be an insurance agent, then the user is permitted to edit information pertaining to an individual who is not the user.

19. (previously presented) The machine-readable program storage device of claim 3 further including, prior to said collecting step, the step of authenticating the user.

20. (previously presented) The machine-readable program storage device of claim 3, wherein an agent user is permitted to select an existing quote, edit data within the selected quote, and save the edited quote as a new quote.